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What is claimed is:

1. Apparel that comprises:  
a heat exchanger adapted to be worn in close proximity to a portion of a body;  
a garment adapted to cover the heat exchanger; and  
a multiplicity of anchors that couple the heat exchanger and the garment at a multiplicity of anchor locations.
2. The apparel of claim 1 which further comprises a garment opening and closing mechanism.
3. The apparel of claim 2 wherein the garment opening and closing mechanism comprises one or more of hook-and-loop fasteners, draw strings, elastic banding, snaps, and zippers.
4. The apparel of claim 2 wherein the garment opening and closing mechanism comprises one or more of hook-and-loop fasteners, draw strings, elastic banding, snaps, and zippers affixed about a portion of a perimeter of the garment.
5. The apparel of claim 2 which further comprises an adjustment mechanism affixed to the garment, which adjustment mechanism and garment opening and closing mechanism are adapted to provide a micro-climate for the portion of the body.
6. The apparel of claim 5 wherein the adjustment mechanism comprises one or more of a hook-and loop fasteners, draw string, elastic banding, a buckle, a snap, and a zipper.
7. The apparel of claim 1 wherein the heat exchanger is adapted to circulate a heat exchanger fluid.
8. The apparel of claim 1 wherein the portion of the body is a first portion and the heat exchanger is a first heat exchanger, the apparel further comprising a second heat exchanger adapted to be worn in close proximity to a second portion of the body.
9. The apparel of claim 8 wherein the garment is further adapted to cover the first and second heat exchangers, the apparel further comprising an anchor coupling the garment and the second heat exchanger.

10. The apparel of claim 8 wherein the garment is a first garment, the apparel further comprising a second garment adapted to cover the second heat exchanger and an anchor coupling the garment and the second heat exchanger.

11. The apparel of claim 8 wherein the first and second heat exchangers are adapted to circulate heat exchange fluid serially by circulating heat exchange fluid first through the first heat exchanger and then through the second heat exchanger.

12. The apparel of claim 8 wherein the first and second heat exchangers are adapted to circulate heat exchange fluid separately.

13. The apparel of claim 8 which further comprises a flow director that adjustably directs heat exchange fluid into the first and second heat exchangers separately or serially.

14. The apparel of claim 8 wherein the first body portion is a torso.

15. The apparel of claim 8 wherein the second body portion is a head.

16. The apparel of claim 1 wherein the anchors comprise one or more of a snap, hook-and-loop fasteners, a side-release buckle, and a zipper.